

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael J Perrins  
Nichole Cunningham  
Debtors

Case No. 17-01048-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Jul 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2017.

db/jdb +Michael J Perrins, Nichole Cunningham, 136 E. RIDGE ST, Nanticoke, PA 18634-2813  
4897047 +ANN DOYLE, ESQ, 2041 SPRINGWOOD RD, York, PA 17403-4836  
4897052 CITI CARDS, PO BOX 9001037, Louisville, KY 40290-1037  
4897057 ERC, PO BOX 23870, Jacksonville, FL 32241-3870  
4897058 FINGERHUT, PO BOX 166, Newark, NJ 07101-0166  
4897059 +GC SERVICES, PO BOX 930824, Wixom, MI 48393-0824  
4897060 HOME DEPOT, PO BOX 9001010, Louisville, KY 40290-1010  
4897063 +LENDMARK FINANCIAL, 120 EAST END CENTER, Wilkes Barre, PA 18702-6969  
4897066 +M.C.M., 2365 NORTHSIDE DR., STE. 300, San Diego, CA 92108-2709  
4897067 +MACYS, PO BOX 9001094, Louisville, KY 40290-1094  
4897069 +MIDLAND FUNDING, 2365 NORTHSIDE DR., STE 30, San Diego, CA 92108-2709  
4897070 +MLA LAW OFFICE, 3450 S. HALSTEAD ST., STE 209, Chicago, IL 60608-6869  
4897071 P.H.E.A.A., 1200 NO. 7TH ST, Harrisburg, PA 17102-1444  
4897165 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4897073 PRESSLER AND PRESSLER, 7 ENTIN RD, Parsippany, NJ 07054-5020  
4897075 +R.L.G., 409 LACKAWANNA AVE, STE 320, Scranton, PA 18503-2062  
4897080 THE CHILDRENS PLACE, PO BOX 659820, San Antonio, TX 78265-9120  
4897082 +WELLS FARGO HOME MORTGAGE, PO BOX 14506, Des Moines, IA 50306-3506

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4897046 EDI: ALLIANCEONE.COM Jul 03 2017 18:58:00 ALLIANCE ONE, PO BOX 3111, Southeastern, PA 19398-3111  
4897048 +EDI: ARSN.COM Jul 03 2017 18:58:00 ARS NATIONAL, PO BOX 469100, Escondido, CA 92046-9100  
4897051 EDI: CAPITALONE.COM Jul 03 2017 18:58:00 CAPITAL ONE, PO BOX 71083, Charlotte, NC 28272-1083  
4897053 +EDI: WFNNB.COM Jul 03 2017 18:58:00 COMENITY BANK, PO BOX 182120, Columbus, OH 43218-2120  
4897055 +EDI: CONVERGENT.COM Jul 03 2017 18:58:00 CONVERGENT OUTSOURCING, 800 SW. 39TH ST, Renton, WA 98057-4975  
4897056 +EDI: RCSFNBMARIN.COM Jul 03 2017 18:58:00 CREDIT ONE BANK, PO BOX 98872, Las Vegas, NV 89193-8872  
4897061 EDI: RMSC.COM Jul 03 2017 18:58:00 J.C. PENNY, PO BOX 960090, Orlando, FL 32896-0090  
4897062 +EDI: CBSKOHLS.COM Jul 03 2017 18:58:00 KOHL'S, PO BOX 3084, Milwaukee, WI 53201-3084  
4897064 EDI: RMSC.COM Jul 03 2017 18:58:00 LOWES, PO BOX 530914, Atlanta, GA 30353-0914  
4897065 +EDI: RESURGENT.COM Jul 03 2017 18:58:00 LVNV FUNDING, PO BOX 10497, Greenville, SC 29603-0497  
4897072 EDI: PRA.COM Jul 03 2017 18:58:00 PORTFOLIO RECOVERY, PO BOX 12914, Norfolk, VA 23541  
4897074 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 03 2017 18:53:40 QUICKEN LOLANS, 1050 WOODWARD AVE, Detroit, MI 48226-1906  
4897076 EDI: RMSC.COM Jul 03 2017 18:58:00 SAMS CLUB, PO BOX 965046, Orlando, FL 32896-5046  
4897078 EDI: AISTMBL.COM Jul 03 2017 18:58:00 T-MOBILE, PO BOX 629025, El Dorado Hills, CA 95762  
4897079 EDI: WTRRNBNK.COM Jul 03 2017 18:58:00 TARGET, PO BOX 660170, Dallas, TX 75266-0170  
4897081 EDI: WFFC.COM Jul 03 2017 18:58:00 WELLS FARGO CARD SERVICES, PO BOX 5284, Carol Stream, IL 60197-5284  
4897084 +E-mail/Text: WFB.Bankruptcy@cabelas.com Jul 03 2017 18:53:52 WORLD'S FOREMOST BANK, 4800 NW 1ST ST, STE 300, LINCOLN, NE 68521-4463

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4897044 A.E.S  
4897045 ACCEPTANCE NOW  
4897049 BARCLAYS BANK  
4897050 CABELLAS  
4897054 COMMUNITY BANK  
4897068 MEDICAL DATA  
4897077 STONEBERRY  
4897083 WILKES BARRE F.C.U.  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 8, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2017 at the address(es) listed below:

Carol Weiss Baltimore on behalf of Joint Debtor Nichole Cunningham bandicot6@aol.com  
Carol Weiss Baltimore on behalf of Debtor Michael J Perrins bandicot6@aol.com  
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
Jill M. Spott on behalf of Trustee Robert P. Sheils, Jr (Trustee) jspottesq@sheilslaw.com, psheldon@sheilslaw.com  
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com, rmcDonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Michael J Perrins**  
First Name Middle Name Last Name

Debtor 2 **Nichole Cunningham**  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4948**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-9152**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:17-bk-01048-JJT**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael J Perrins

Nichole Cunningham

**By the  
court:**



July 3, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**